

Q1  
filed October 24, 1994, abandoned, which in turn was a Continuation-In-Part Application  
of Serial No. 08/113,205, filed August 27, 1993, abandoned.--.

**In the Claims:**

NE  
Please cancel claims 21-64 without prejudice.

Please add the following new claims for the above-identified continuation  
application:

Aut-B1  
-- 65. A loan processing system providing real time loan processing over a  
communication network from at a remote interface, said loan processing system  
comprising:

- AR
- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan;
  - b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate communications with a remote applicant interface and access at least one database;
  - c. without human assistance, said data processing system adapted to:
    - i. receive the data from the loan applicant via the remote applicant interface;
    - ii. access the at least one database for information relevant to the loan applicant's identity and for information relevant to the loan applicant's ability and willingness to repay the loan;
    - iii. compare certain of the information received from the loan applicant and certain of the information received from said at least one database relevant to the applicant's ability and willingness to repay

the loan with said underwriting criteria to provide an underwriting result;

- v. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
- vii. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.

66. The automatic loan processing system of claim 65 wherein said communication interface is further adapted to electronically deliver loan documentation to the applicant.

67. The automatic loan processing system of claim 65 wherein said data processing system is further adapted to verify the loan applicant's identity by comparing certain of the information received from the loan applicant with information received from at least one database relevant to the applicant's identity.

68. The automatic loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.

69. The automatic loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check.

70. The automatic loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check at the remote interface.

71. The automatic loan processing system of claim 65 wherein said data processing system is further adapted to periodically effect an electronic funds transfer of an approved payment amount from the applicant's account to the lending institution's account for automatic repayment.

72. The automatic loan processing system of claim 65 wherein the at least one database includes credit bureau information relating to the applicant.

73. The automatic loan processing system of claim 65 wherein said data processing system is configured to electronically transmit an image of a loan agreement to the remote applicant interface for display on said display.

74. The automatic loan processing system of claim 65 wherein said data processing system is adapted to receive an electronic signature from the applicant via the remote interface.

75. The automatic loan processing system of claim 65 wherein said data processing system is adapted to transfer an electronic image of documents scanned at the remote interface.

76. An automatic loan processing system providing real time loan processing over a communication network from at a remote interface, said loan processing system comprising:

- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan; and
- b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate

- c. without human assistance, said data processing system adapted to:
  - i. receive the data from the loan applicant via the applicant interface;
  - ii. access information for the loan applicant in said at least one database;
  - iii. verify the loan applicant's identity by comparing certain of the information received from the loan applicant with certain of the information received at least one database relevant to the applicant's identity;
  - iv. receive the information about the loan applicant relevant to the ability and willingness of the applicant to repay the loan;
  - v. compare certain of the information received from the loan applicant and about the loan applicant with said underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from said at least one database to provide an underwriting result;
  - vi. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
  - vii. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.

5

see DI  
said data processing system adapted to require verification of the applicant's identity prior to approving the loan request.

78. The automatic loan processing system of claim 76 wherein said data processing system is further adapted to issue the proceeds by effecting an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.

79. The automatic loan processing system of claim 76 wherein said data processing system is further adapted to issue the proceeds by effecting printing a check.

80. The automatic loan processing system of claim 76 wherein said data processing system is further adapted to issue the proceeds by effecting printing a check at the remote interface.

81. The automatic loan processing system of claim 76 wherein said data processing system is further adapted to periodically effect an electronic funds transfer of an approved payment amount from the applicant's account to the lending institution's account for automatic repayment.

82. An automatic loan processing method providing real time loan processing without human intervention for applicants located at a remote interface, the method comprising:

- a. receiving loan/applicant data;
- b. accessing at least one database for information relevant to the loan applicant's ability and willingness to repay the loan based on the loan applicant data;
- c. comparing certain of the information received from the loan applicant and certain of the information received from the at least one database relevant to the applicant's ability and willingness to repay the loan with underwriting criteria to provide an underwriting result;

- ser D
- d. based on the underwriting result, determining in real time and without human assistance if the loan applicant's requested loan is approved; and
  - e. if the requested loan is approved and accepted by the loan applicant, automatically directing the issuance of proceeds for the loan in real time.

a2

83. The automatic loan processing method of claim 82 further comprising the step of delivering loan documentation to the applicant.

84. The automatic loan processing method of claim 82 further comprising verifying the loan applicant's identity by comparing certain of the information received from the loan applicant with certain of the information received from at least one database relevant to the applicant's identity.

85. The automatic loan processing method claim 82 wherein the directing step includes effecting an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.

86. The automatic loan processing method of claim 82 further comprising the step of periodically effecting an electronic funds transfer of an approved payment amount from the applicant's account to the lending institution's account for automatic repayment.

87. The automatic loan processing method of claim 82 further comprising the step of receiving an electronic signature from the remote applicant.

88. The automatic loan processing method of claim 82 further comprising the step of receiving an electronic image of the document from the remote applicant interface.

89. The automatic loan processing method of claim 82 further comprising the step of receiving an electronic image of the document from the remote applicant interface.

B

See D1

90. A computer readable medium comprising software for instructing a general purpose computer to:

- a. receive loan applicant data;
- b. access at least one database for information relevant to the loan applicant's ability and willingness to repay the loan based on the loan applicant data;
- c. compare certain of the information received from the loan applicant and certain of the information received from the at least one database relevant to the applicant's ability and willingness to repay the loan with underwriting criteria to provide an underwriting result;
- d. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
- e. if the requested loan is approved and accepted by the loan applicant, automatically direct the issuance of proceeds for the loan as requested by the loan applicant in real time.

AR

91. The computer readable media of claim 90 further comprising instructions to verify the loan applicant's identity by comparing certain of the information received from the loan applicant with certain of the information received from at least one database relevant to the applicant's identity.

92. The computer readable media of claim 90 further comprising instructions to effect an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.

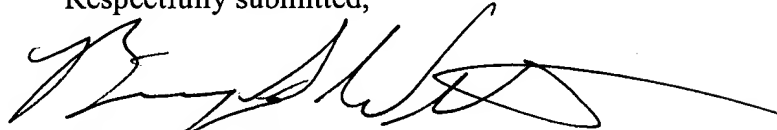
93. The computer readable media of claim 90 further comprising instructions to effect printing a check.

94. The computer readable media of claim 90 further comprising instructions to effect printing a check at the remote interface.

95. An automatic loan processing method providing real time loan processing without human intervention for applicants located at a remote interface, the method comprising:

- a. receiving data from a loan applicant via a remote applicant interface;
- b. accessing at least one database for information relevant to the loan applicant's identity and for information relevant to the loan applicant's ability and willingness to repay the loan;
- c. comparing certain of the information received from the loan applicant certain of the information received from the at least one database relevant to the applicant's ability and willingness to repay the loan with underwriting criteria to provide an underwriting score;
- d. based on the underwriting score, determining in real time and without human assistance if the loan applicant's requested loan is approved; and
- e. if the requested loan is approved and accepted by the loan applicant, issuing proceeds for the loan as requested by the loan applicant in real time and without further instruction.--.

Respectfully submitted,



Benjamin S. Withrow  
Registration No. 40,876

Rhodes & Mason, P.L.L.C.  
Customer No. 24631

Date: June 9, 2000  
Attorney Docket: 4284-5B2

CERTIFICATE OF EXPRESS MAILING  
I HEREBY CERTIFY THAT THIS DOCUMENT IS  
BEING DEPOSITED WITH THE UNITED STATES  
POSTAL SERVICE "EXPRESS MAIL POST OFFICE  
TO ADDRESSEE" SERVICE UNDER 37 C.F.R. 1.10  
ON THE DATE INDICATED ABOVE AND IS  
ADDRESSED TO THE COMMISSIONER FOR  
PATENTS, WASHINGTON, D.C. 20231,  
ON 6/9/00  
(Date of Deposit)

Jennifer Rush  
Name of Depositor

Jennifer Rush  
Signature

Express Mail No: EL555717103US